

PERSON-TO-PERSON  
PAYMENT OVERVIEW 100

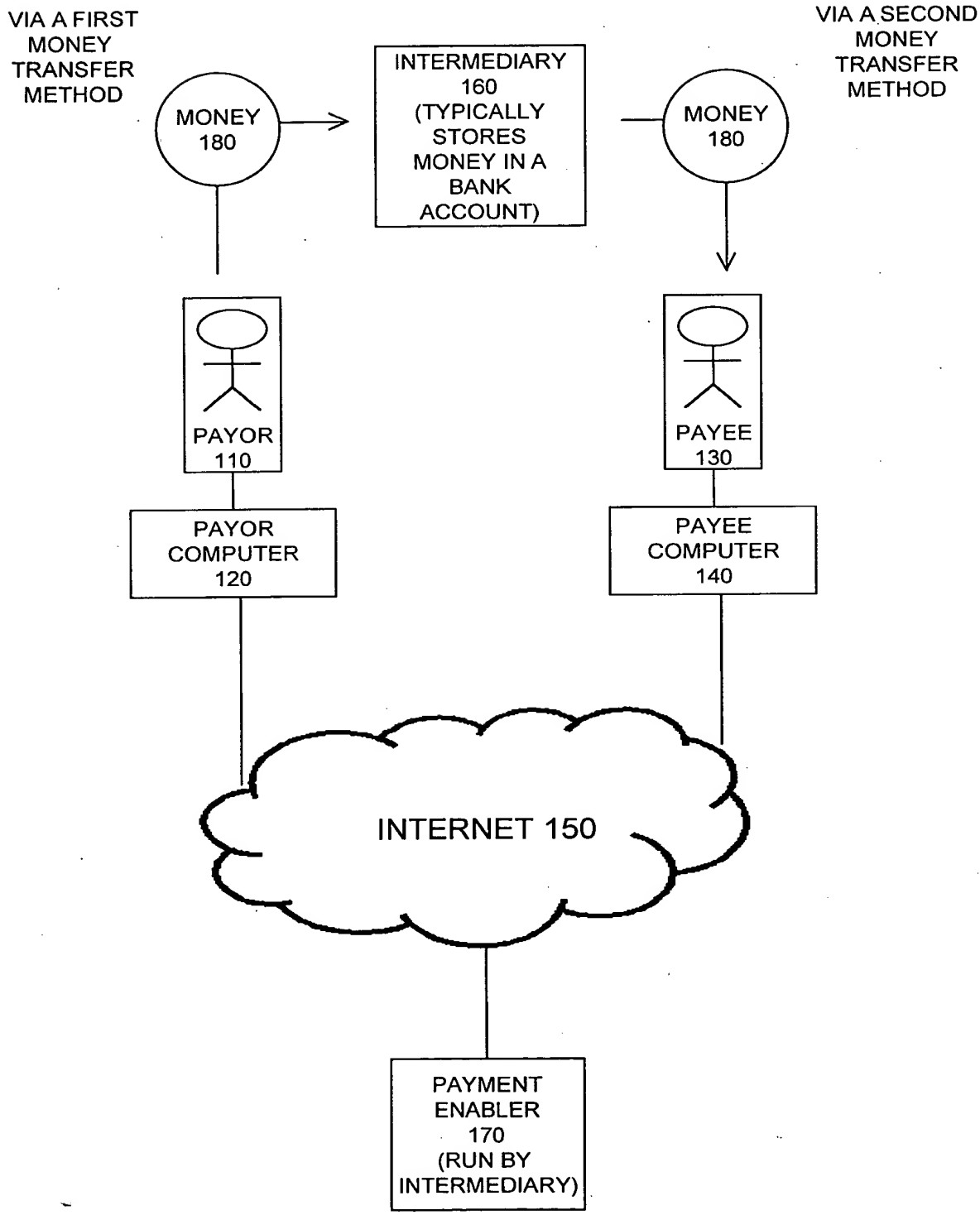


FIG. 1

LOGIN WEB PAGE 200  
FOR ACCESSING AN  
ACCOUNT WITH THE  
PAYMENT ENABLER

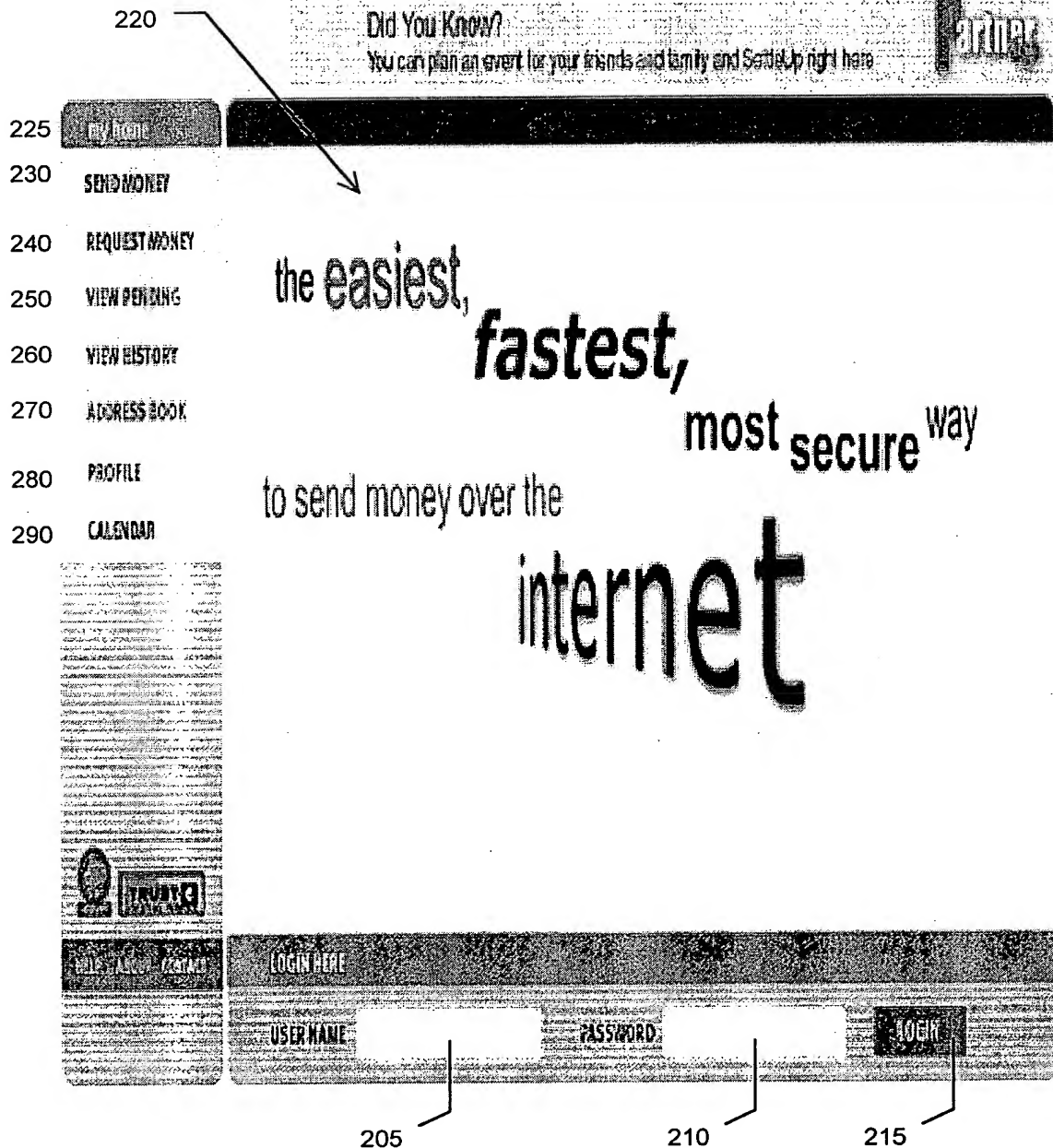


FIG. 2

220

Did You Know?

You can Set Up the tab from last week's girls night out right here.



225 MY HOME

230 SEND MONEY

240 REQUEST MONEY

250 VIEW PENDING

260 VIEW HISTORY

270 ADDRESS BOOK

280 PROFILE

290 CALENDAR

VIEW HISTORY

powered by WESTERN UNION

Account History

This is a history of transactions on your account. The items may be sorted by clicking on the column heads.

320 time	330 id	340 email	350 amount	360 date	370 transaction	380 type	390 status
1	Bob White	LE427	bob@et.com	\$15.00	01/13/00	Lunch at Elits	send fulfilled
2	Suzanne Pink	SP4212	spink@rinds.com	\$50.00	01/15/00	Dinner	request fulfilled
3	Uncle Al	TWA422	adamott@wa.com	\$550.00	01/17/00	Airfare	send fulfilled
4	Bill Garner	BD4227	bgarner@scholar.com	\$50.00	01/13/00	Birthday Present	send fulfilled
5	John Donze	FD4227	jd@stand.com	\$25.00	01/17/00	Fishbone Concert	request fulfilled
6	Phil Thompson	ST4228	phl@innop.com	\$250.00	02/19/00	Car Insurance	request fulfilled
7	Steve Obery	SO4229	sava@ingus.com	\$75.00	02/16/00	Ebay purchase	request fulfilled
8	Grandma	ST42126	432432@htal.com	\$150.00	02/19/00	Your Anniversary	request fulfilled
9	Charlie Jones	ST421	clones@hotmail.com	\$350.00	02/19/00	Sat Trp	request fulfilled

310

FIG. 3

ADDRESS BOOK  
INTERFACE 400

09613645 074100

415 420 425 430

ADDRESS BOOK

name	email address	pend transaction
<input type="checkbox"/> Charlie Jones	cjones@hotmail.com	0
<input type="checkbox"/> Suzanne	spink@minds.com	0
<input type="checkbox"/> Uncle Al	adarnell@twa.com	0
<input type="checkbox"/> Steve Obey	steve@angus.com	0
<input type="checkbox"/> John Donne	jd@island.com	0
<input type="checkbox"/> Thomas Stearns	shantih@wasteland.com	0
<input type="checkbox"/> Bill Gavea	bgavea@scholar.com	0
<input type="checkbox"/> Phil Thompson	phil@ilmnop.com	0
<input type="checkbox"/> Tom O'Donnell	TOTO@yahoo.com	0
<input type="checkbox"/> Sonny Sharock	sonny@ghostplanet.com	0
<input type="checkbox"/> Tony Stark	tonystark@marvel.com	0
<input type="checkbox"/> Mindy Mack	mindy.mack@ex.com	0
<input type="checkbox"/> John Krussell	krussell.john@motorola.com	0

410

440 SEND \$ TO SELECTED ADD USER Load Saved Group

450 REQUEST \$ FROM SELECTED SAVE AS GROUP Import Addresses

460 470 480 490

FIG. 4

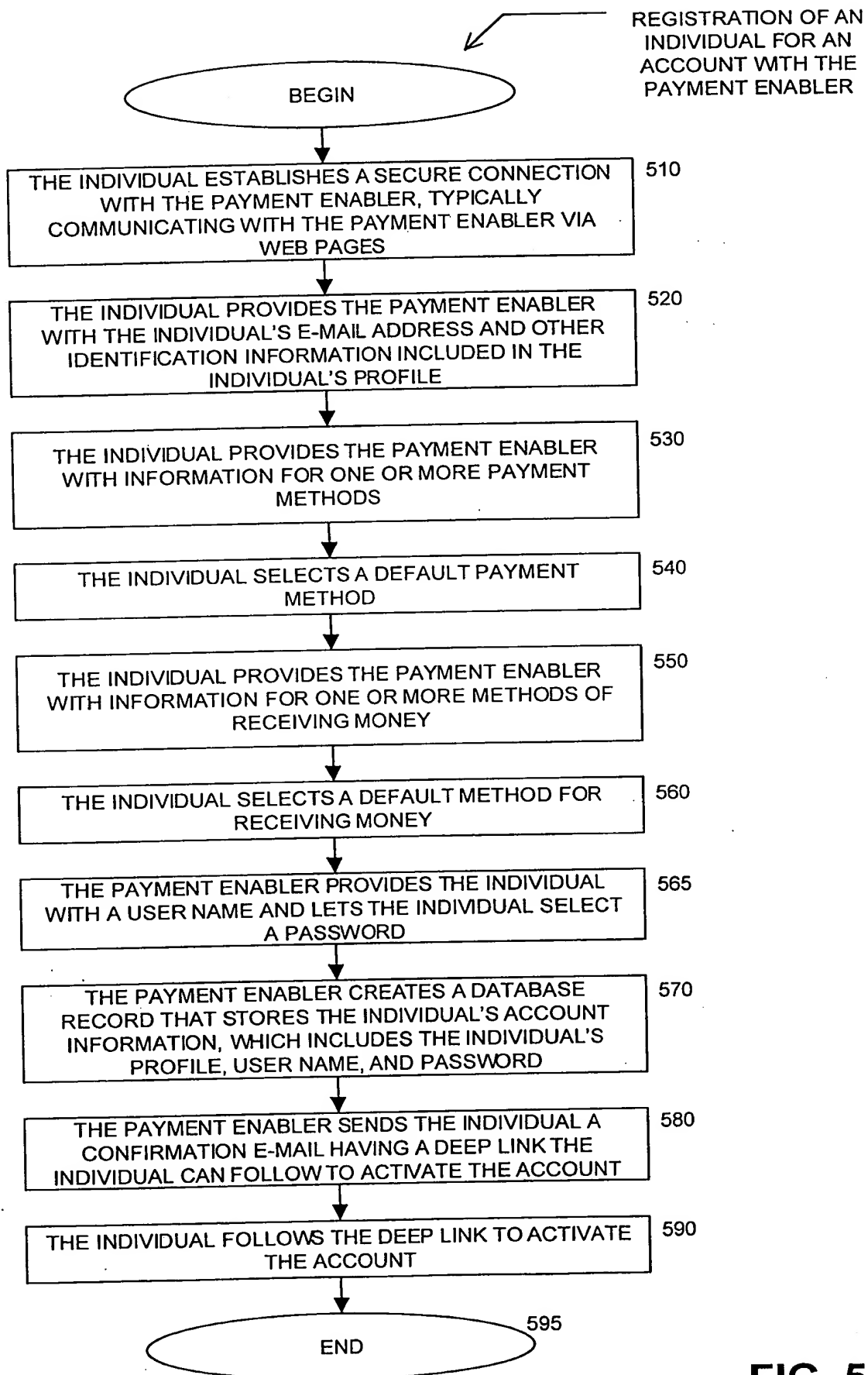
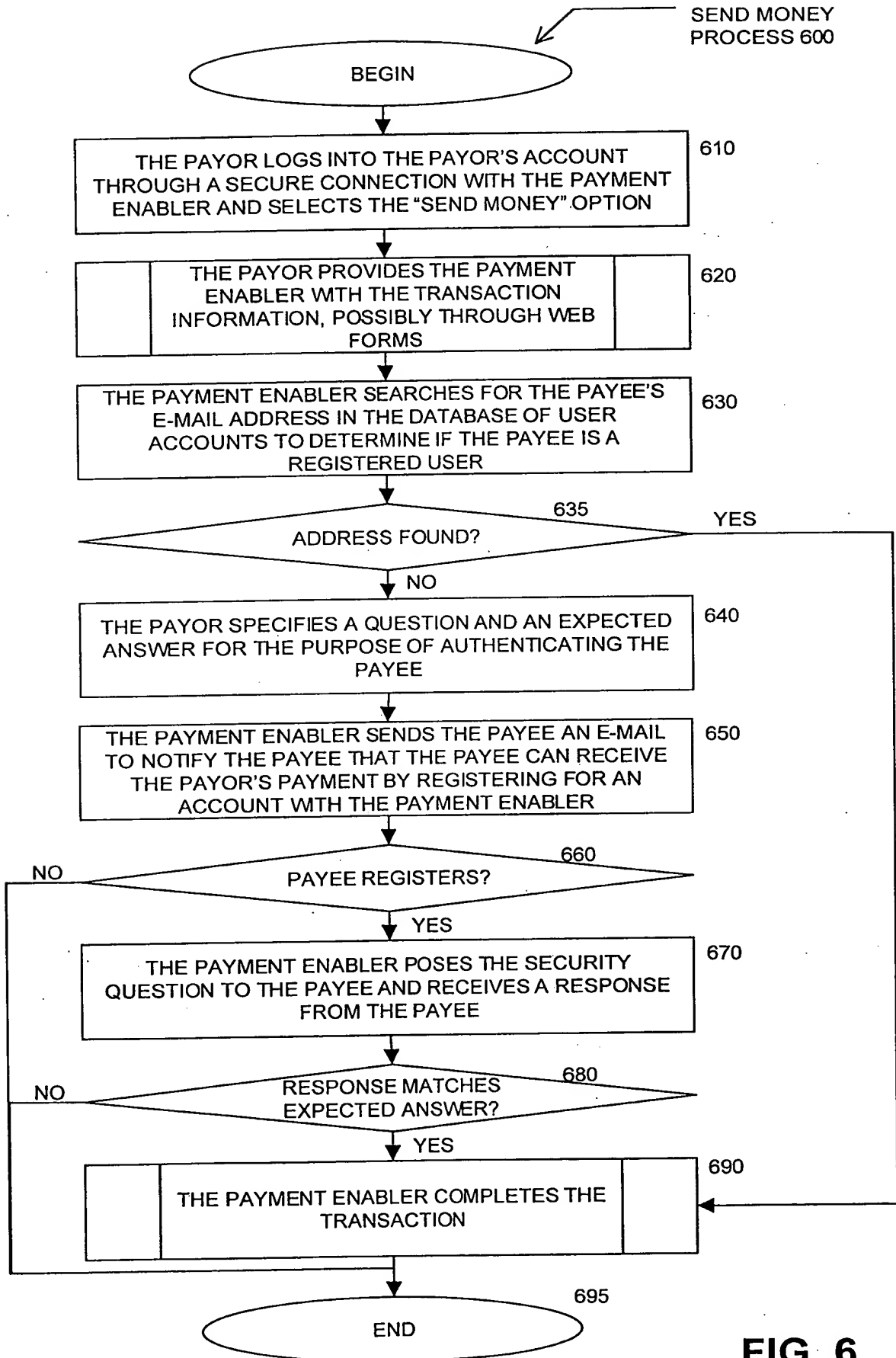


FIG. 5

SEND MONEY  
PROCESS 600



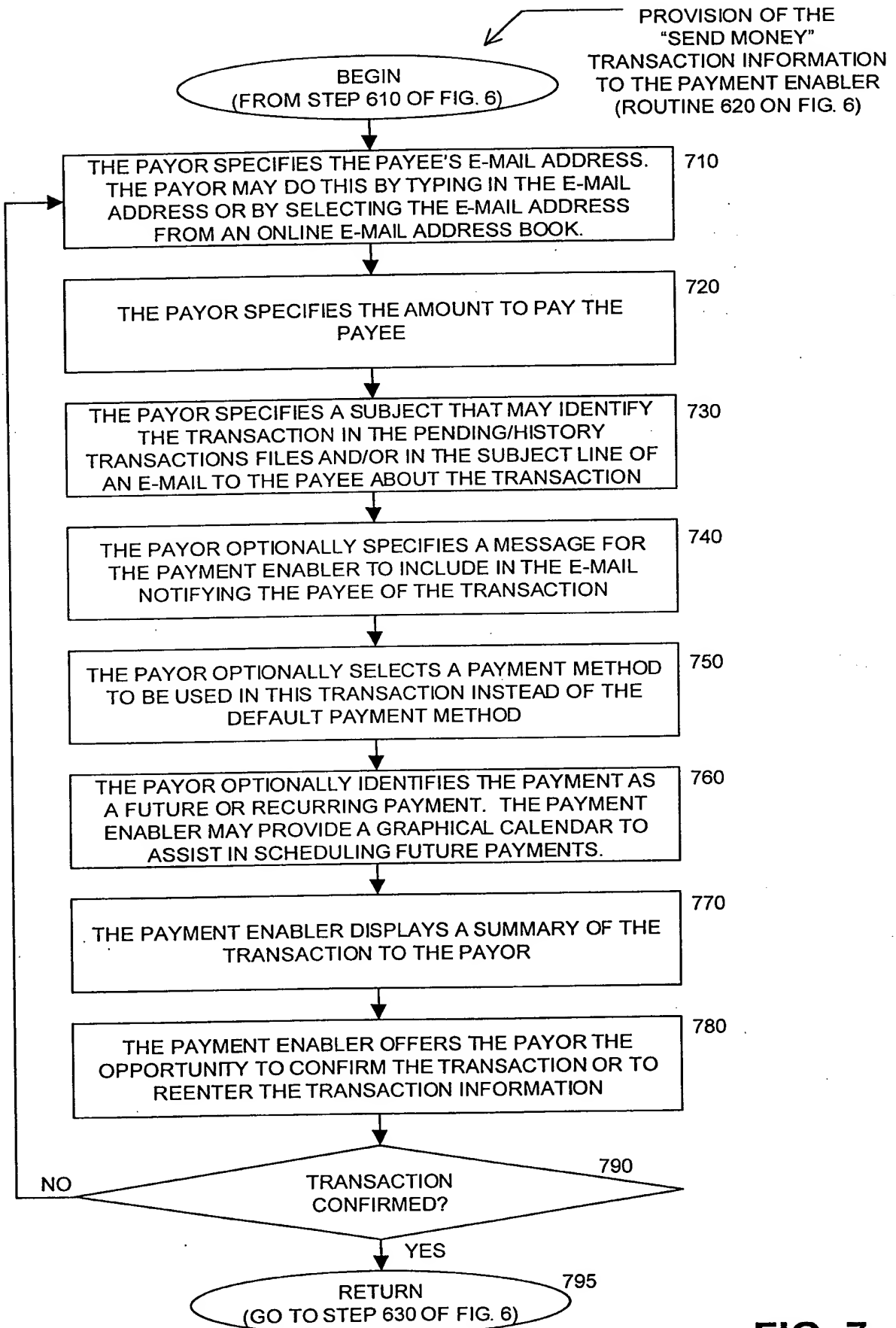


FIG. 7

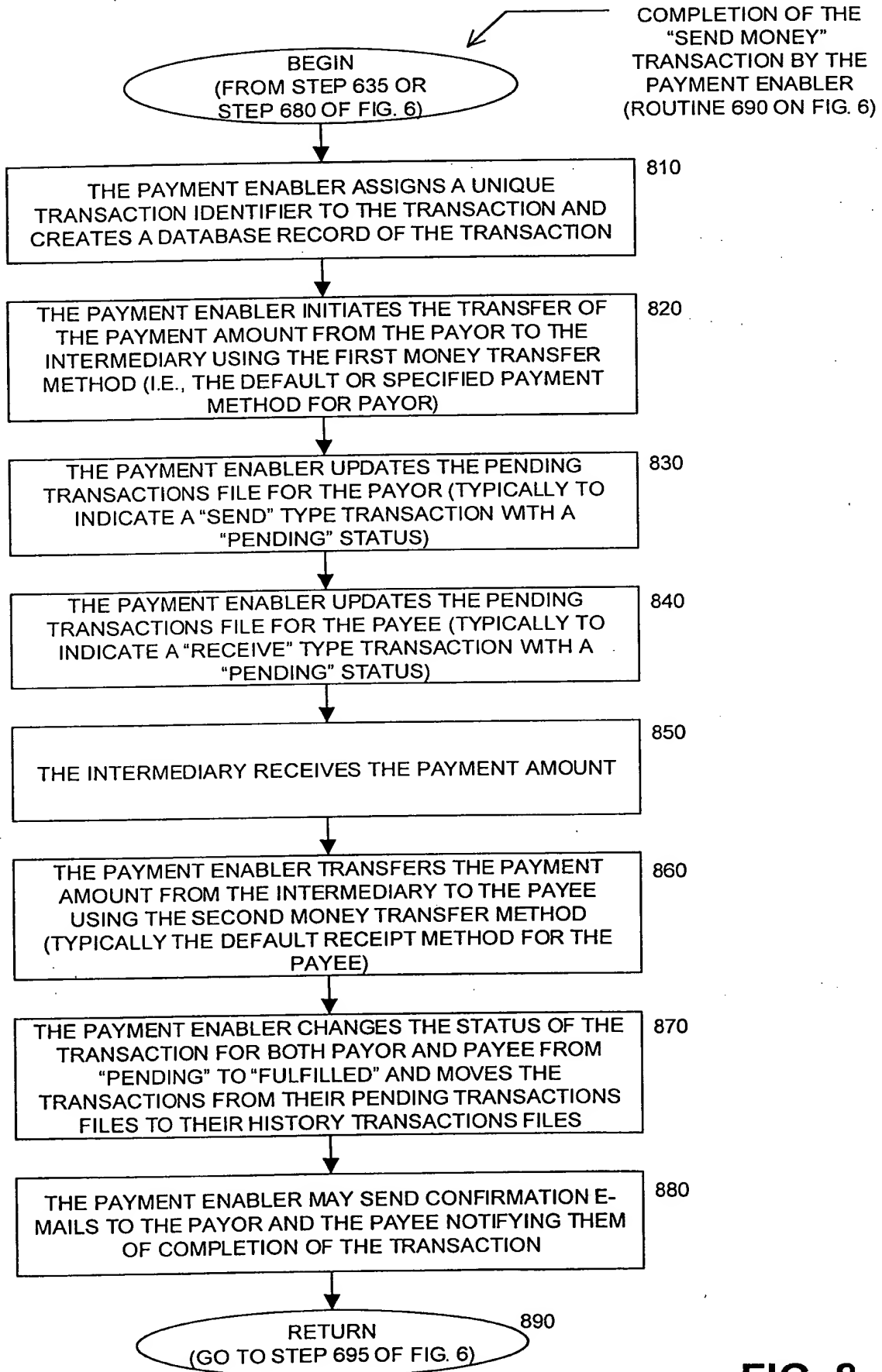
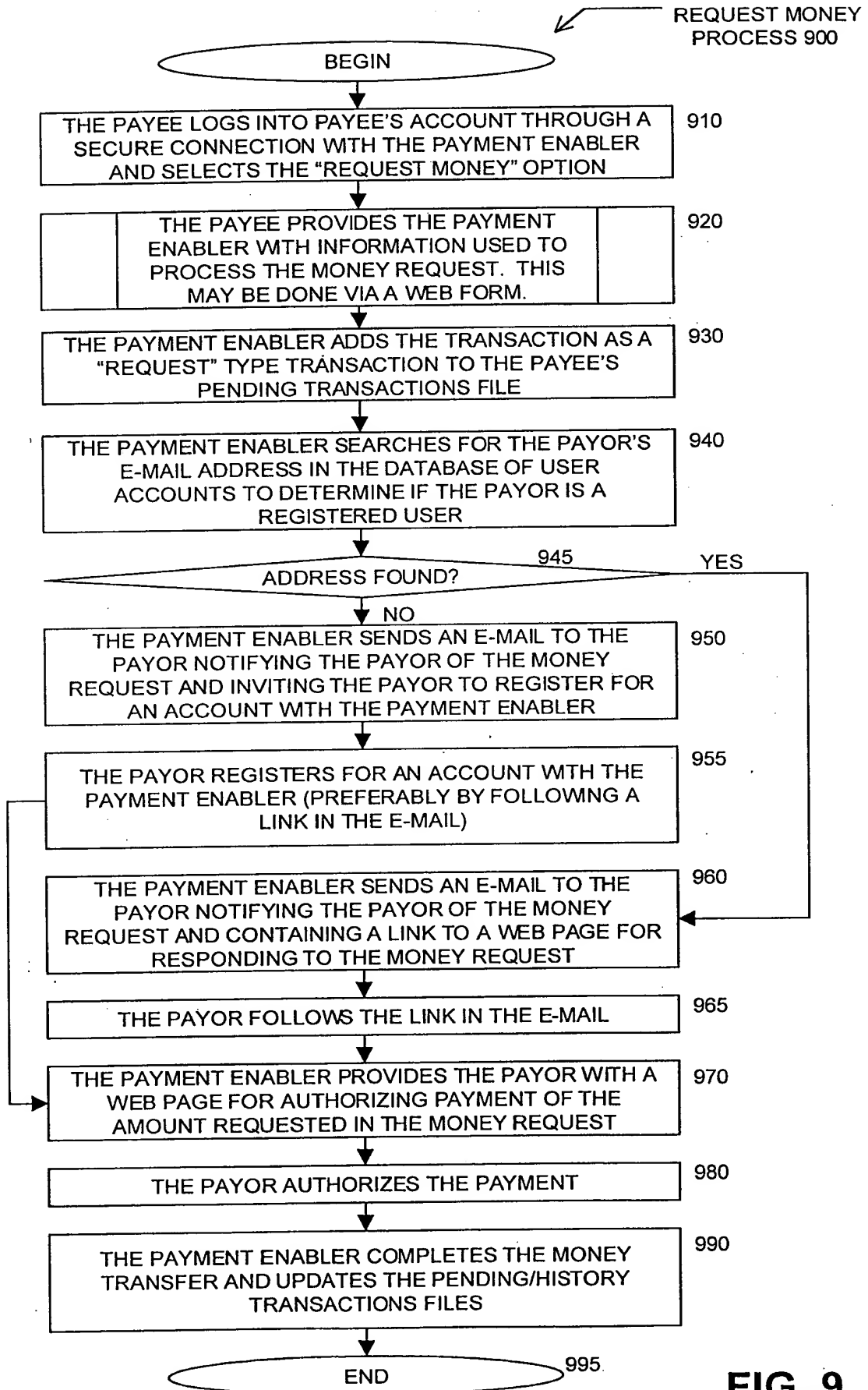
[illegible]

FIG. 8





**FIG. 9**

```

graph TD
    1000([BEGIN  
(FROM STEP 910 OF FIG. 9)]) --> 1010[THE PAYEE SPECIFIES THE PAYOR'S E-MAIL ADDRESS.  
THE PAYEE MAY DO THIS BY TYPING IN THE E-MAIL  
ADDRESS OR BY SELECTING THE E-MAIL ADDRESS  
FROM AN ONLINE E-MAIL ADDRESS BOOK.]
    1010 --> 1020[THE PAYEE SPECIFIES THE AMOUNT TO BE REQUESTED  
FROM THE PAYOR]
    1020 --> 1030[THE PAYEE SPECIFIES A SUBJECT THAT MAY IDENTIFY  
THE TRANSACTION IN THE PENDING/HISTORY  
TRANSACTIONS FILES AND/OR IN THE SUBJECT LINE OF  
AN E-MAIL NOTIFYING THE PAYOR OF THE REQUEST]
    1030 --> 1040[THE PAYEE OPTIONALLY SPECIFIES A MESSAGE FOR  
THE PAYMENT ENABLER TO INCLUDE IN THE E-MAIL  
NOTIFYING THE PAYOR OF THE REQUEST]
    1040 --> 1050[THE PAYEE OPTIONALLY SELECTS A MONEY RECEIPT  
METHOD TO BE USED IN THIS TRANSACTION INSTEAD  
OF THE DEFAULT MONEY RECEIPT METHOD]
    1050 --> 1060([RETURN  
(GO TO STEP 930 OF FIG. 9)])

```

PROVISION OF THE INFORMATION USED BY THE PAYMENT ENABLER TO PROCESS THE MONEY REQUEST (ROUTINE 920 ON FIG. 9)

FIG. 12

FIG. 10